

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES DEETON	§	Case No.: 07-12004
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/05/2007.
- 2) This case was confirmed on 09/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/11/2007, 05/05/2008, 10/02/2008, 02/03/2009.
- 5) The case was dismissed on 09/10/2009.
- 6) Number of months from filing to the last payment: 25
- 7) Number of months case was pending: 30
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,700.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 18,600.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 18,600.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,346.58
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 1,346.58**

Attorney fees paid and disclosed by debtor **\$ 1,500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENEFICIAL ILLINOIS	SECURED	NA	25,108.70	.00	.00	.00
BENEFICIAL ILLINOIS	SECURED	NA	3,079.69	3,000.00	3,000.00	.00
WELLS FARGO HOME MOR	SECURED	NA	58,753.13	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	NA	8,352.20	8,352.20	8,352.20	.00
AFNI-BLOOM	UNSECURED	1,681.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,352.85	1,199.69	1,199.69	1,048.66	.00
ASSET ACCEPTANCE LLC	UNSECURED	456.35	404.59	404.59	353.66	.00
BANK FIRST	UNSECURED	1,005.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	472.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,404.00	NA	NA	.00	.00
CALVARY PORTFOLIO SE	UNSECURED	499.00	NA	NA	.00	.00
CROSS COUNTRY BANK	UNSECURED	2,937.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	641.00	641.14	641.14	560.42	.00
RESURGENT CAPITAL SE	UNSECURED	877.00	702.89	702.89	614.41	.00
CREDIT SYSTEMS	UNSECURED	188.00	NA	NA	.00	.00
DMCCB	UNSECURED	6,787.00	NA	NA	.00	.00
FIRST CONSUMERS NATL	UNSECURED	657.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	736.00	617.10	617.10	539.42	.00
HSBC NV	UNSECURED	1,806.00	NA	NA	.00	.00
HSBC/MENARDS	UNSECURED	446.00	NA	NA	.00	.00
ILLINOIS STATE HIGHW	UNSECURED	977.59	1,062.84	269.63	256.15	.00
MIDLAND	UNSECURED	1,139.00	NA	NA	.00	.00
MUTUAL HOSPITAL SVC	UNSECURED	213.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NICOR GAS	UNSECURED	262.56	NA	NA	.00	.00
PENTAGROUP FINANCIAL	UNSECURED	2,949.00	NA	NA	.00	.00
PENTAGROUP FINANCIAL	UNSECURED	913.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	1,904.51	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	2,701.30	1,362.39	1,362.39	1,190.88	.00
CITY OF SOUTH CHICAG	UNSECURED	275.00	1,530.27	1,530.27	1,337.62	.00
RSHK CBUSA	UNSECURED	271.00	NA	NA	.00	.00
UNIFUND CCR PARTNERS	UNSECURED	1,028.37	639.08	639.08	.00	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
BENEFICIAL ILLINOIS	OTHER	NA	NA	NA	.00	.00
HSBC FINANCE CORPORA	OTHER	NA	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	.00	2,347.50	2,347.50	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	11,352.20	11,352.20	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	11,352.20	11,352.20	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	9,714.28	5,901.22	.00

**Disbursements:**

Expenses of Administration	\$ 1,346.58	
Disbursements to Creditors	\$ 17,253.42	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,600.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/23/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.